Docket No. 3499-135





ORIGINALLY FILED

DECLARATION AND POWER OF ATTORNEY

below named inventor, I hereby declare that:

esidence, post office address and citizenship are as stated below next to my name,

which a patent is sought on the invention entitled:

RISK MANAGEMENT CLEARINGHOUSE

the specification of which (check on	e) is:					
attached hereto	v	was filed on October 30, 2001				
		pplication Serial No. 10/021,124				
	and a	umended on (if app	licable).			
was described and clair filed on and amended und						
I hereby state that I hav specification, including the claims, a		and understand the contents of y any amendment referred to above				
I acknowledge the duty to accordance with Title 37, Code of Fe		information I know to be materiation, § 1.56.	al to patentability in			
I hereby claim foreign prior application(s) for patent or inventor application for patent or inventor's opriority is claimed:	's certificate		ed below any foreign			
Prior Foreign Application(s)						
Serial Number Co	ountry	Filing Date Priority C				

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Serial NumberFiling DateStatus09/812,6273/20/01pending

I hereby declare that a statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

And I hereby appoint: Victor Siber, Reg. No. 25,149, Philip E. Roux, Reg. No. 31,295, James V. Mahon, Reg. No. 41,966, C. Joseph Laughon, II, Reg. No. 31,389, LeoraBen-Ami, Reg. No. 32,455, Robert D. Schaffer, Reg. No. 33,775, Mitchell S. Feller, Reg. No. 42,530, Ira J. Schaefer, Reg. No. 26,802, Drew M. Wintringham, Reg. No. 31,894, Dona C. Edwards, Reg. No. 42.507, Charles S. Kwalwasser, Reg. No. 47,728

all of the firm of Clifford Chance Rogers & Wells LLP, 200 Park Avenue, New York, New York 10166-0153, my attorney with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Address all communications to:

Mitchell S. Feller, Esq. Clifford Chance Rogers & Wells LLP 200 Park Avenue, New York, NY 10166 (212) 878-3289

Wherefore I request that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

Full name of inventor # 1 David Lawrence					
Inventor's si	gnature	1) James	Date	2/1/02	
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